

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Lewis Howard Wizig

Group Art Unit: TBA

Serial No.: TBA

Examiner: TBA

Filed: March 25, 2004

For: METHOD AND SYSTEM FOR PROVIDING A USER-SELECTED HEALTHCARE SERVICES PACKAGE AND HEALTHCARE SERVICES PANEL CUSTOMIZED BASED ON A USER'S SELECTIONS

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313
Sir:

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on Form PTO-1449, a copy of which is enclosed, are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

1. For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:

2. For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a concise explanation of the relevance of that item is incorporated in the specification of the above-identified application.
3. Any copy of the items listed on the enclosed copy of Form PTO-1449 that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in various parent applications. A copy of each of the cited non-patent references is enclosed herewith.

4. No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:

37 C.F.R. §1.97(b)(1), within three months of the filing date of a national application other than a CPA; or

37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application; or

37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits; or

37 C.F.R. §1.97(b)(4) before the mailing date of a first office action after the filing of an RCE under §1.114.

5. No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below.

6. A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):

A check in the amount of \$180.00 is enclosed in payment of the fee.

Charge the fee to Deposit Account No. 13-4500, Order No. _____. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

7. A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:

a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below; and

b. the fee due under 37 C.F.R. §1.17(p) which is paid as set forth in paragraph 11 below.

8. A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:

a. 37 C.F.R. §1.313(b)(3) or §1.313(c)(1), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue and fee pursuant to 37 C.F.R. §1.17(h);

b. 37 C.F.R. §1.313(c)(2) or §1.313(c)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered

in a Request for Continued Examination (RCE) or a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue and fee pursuant to 37 C.F.R. §1.17(h).

c. The fees due under 37 C.F.R. §§1.17(h) and 1.17(p) are paid as set forth in paragraph 11 below.

9. I hereby certify that each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.

I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

10. This document is accompanied by a Search Report Communication which was cited in a corresponding PCT or Foreign counterpart application

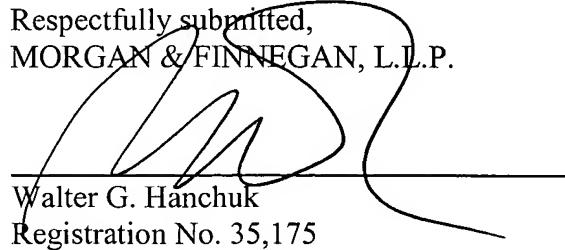
11. A check in the amount of \$ _____ is enclosed in payment of the fees due under 37 C.F.R. §§1.17(h) and 1.17(p).

Charge the fees due under 37 C.F.R. §§1.17(h) and 1.17(p) to Deposit Account No. 13-4500, Order No. _____. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 13-4500, Order No. 3795-4001US1. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Dated: March 25, 2004

By:

Respectfully submitted,
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FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 3795-4001US1	SERIAL NO. To Be Assigned
INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)		APPLICANT L. HOWARD WIZIG	
		FILING DATE March 25, 2004	GROUP ART UNIT To Be Assigned

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6,401,079	6/2002	Kahn et al.			
	6,092,047	7/2000	Hyman et al.			
	6,067,522	5/2000	Warady et al.			
	6,014,629	1/2000	DeBruin-Ashton			
	5,937,392	08/1999	Alberts			
	5,933,811	08/1999	Angles et al.			
	5,926,817	07/1999	Christeson et al.			
	5,918,208	6/1999	Javitt			
	5,897,622	04/1999	Blinn et al.			
	5,890,129	03/1999	Spurgeon			
	5,884,318.	03/1999	Nielsen et al.			

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
	JP 59099569A	6/1984	Japan				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

Examiner	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		5,878,400	03/1999	Carter			
		5,873,071	02/1999	Ferstenberg et al.			
		5,845,256	12/01/98	Pescitelli et al.			
		5,671,276	09/23/97	Eyer et al.			
		5,644,778	07/01/97	Burks et al.			
		5,592,375	01/07/97	Salmon et al.			
		5,523,942	06/04/96	Tyler et al.			
		5,301,105	04/05/94	Cummings et al.			
		5,519,607	5/1996	Tawil			
		4,831,526	05/16/89	Luches et al.			

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

			Johnson, Helen, "menu of Options on Offer as Companies and Government Pass Planning to the Individual Tailored Health Benefits on Way", Dec. 20, 1998, South China Morning Post, p 10			
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Examiner	DATE CONSIDERED

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